

Amendments to the Specification

Please replace the Abstract with the following amended Abstract:

~~A system and method~~ Systems and methods for selecting a form for crediting a payee by a payment service provider ~~are disclosed. A~~ include receiving a request to pay a payee on behalf of a payer is received. A form for crediting the payee is ~~then~~ selected based ~~at least in part~~ on at least one of a comparison of a payer account number associated with the payor and the payee to a merchant account scheme associated with the payee or [[and]] a comparison of a payment amount associated with the received request to a merchant credit limit associated with the payee. A payment is ~~then~~ directed to the payee in accordance with the selected form for crediting.